

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Lorena S Holmes

Debtor(s)

Case No. 15-41213

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/17/2016.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,107.46
Less amount refunded to debtor	\$318.53

NET RECEIPTS: **\$1,788.93**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$13.46
Court Costs	\$0.00
Trustee Expenses & Compensation	\$82.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$96.19**

Attorney fees paid and disclosed by debtor: \$133.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Secured	5,732.00	NA	NA	102.16	0.00
GATEWAY FINANCIAL	Secured	14,503.05	NA	NA	1,590.58	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	1.00	NA	NA	0.00	0.00
STELLAR REC/COMCAST	Unsecured	1.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	581.80	NA	NA	0.00	0.00
VISION FIN SRVS/SILVER CROSS HO	Unsecured	2.00	NA	NA	0.00	0.00
ARNOLDHARRIS/ILLINOIS TOLLWAY	Unsecured	1.00	NA	NA	0.00	0.00
AT&T MOBILITY	Unsecured	660.48	NA	NA	0.00	0.00
BIG EYE LENDING	Unsecured	1.00	NA	NA	0.00	0.00
CASH ADVANCE	Unsecured	350.00	NA	NA	0.00	0.00
CASH FAIRY	Unsecured	350.00	NA	NA	0.00	0.00
CBE GROUP/TMOBILE USA	Unsecured	1.00	NA	NA	0.00	0.00
CLEARWATER	Unsecured	350.00	NA	NA	0.00	0.00
COLL PROF/KANCHANA ESARIYA UI	Unsecured	1,201.97	NA	NA	0.00	0.00
COLLECTION PROF/LASALLE/NASR I	Unsecured	1.00	NA	NA	0.00	0.00
COLLECTIONS PROFESSIONALS INC	Unsecured	1,010.97	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	631.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT CO	Unsecured	1.00	NA	NA	0.00	0.00
DIVERSIFIED	Unsecured	1.00	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENTS	Unsecured	1.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT/TMOBIL	Unsecured	1,251.75	NA	NA	0.00	0.00
ENHANCED RECOVERY CO/DISH NE	Unsecured	1.00	NA	NA	0.00	0.00
ENHANCRCVRCO/USCELLULAR	Unsecured	1.00	NA	NA	0.00	0.00
ENTERPRISE RECOVERY SY/COLLEC	Unsecured	1,386.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ILLINOIS TOLLWAY	Unsecured	5,358.35	NA	NA	0.00	0.00
ISPEEDYLOANS	Unsecured	1.00	NA	NA	0.00	0.00
LION LOANS	Unsecured	800.00	NA	NA	0.00	0.00
MCSI INC/VILLAGE OF BRIGDEVUE	Unsecured	2.00	NA	NA	0.00	0.00
MIDLAND FUNDING/TMOBILE	Unsecured	1,252.00	NA	NA	0.00	0.00
MIDLANDMCM	Unsecured	1.00	NA	NA	0.00	0.00
NES OF OHIO	Unsecured	1.00	NA	NA	0.00	0.00
PAIN & SPINE INSTITUTE	Unsecured	1.00	NA	NA	0.00	0.00
PLS	Unsecured	1,000.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	1.00	NA	NA	0.00	0.00
PROVIDIAN	Unsecured	1.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$1,590.58	\$0.00
All Other Secured	\$0.00	\$102.16	\$0.00
TOTAL SECURED:	\$0.00	\$1,692.74	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$96.19</u>	
Disbursements to Creditors	<u>\$1,692.74</u>	
TOTAL DISBURSEMENTS :		<u>\$1,788.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/06/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.